

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:	Case No. 17-21541CMB
BRUCE D. PACHETE	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/13/2017.
- 2) The plan was confirmed on 05/31/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/27/2017, 06/21/2018, 01/20/2021.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/25/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,448.80.
- 10) Amount of unsecured claims discharged without full payment: \$7,302.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$137,900.55
Less amount refunded to debtor	\$2,505.11

NET RECEIPTS:	\$135,395.44
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,301.85
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$8,801.85
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AFSA DATA CORP/ACS**++	Unsecured	0.00	NA	NA	0.00	0.00
ALLEGHENY HEALTH NETWORK++	Unsecured	175.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	7,127.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	1,202.00	1,202.84	1,202.84	1,202.84	0.00
CITIZENS BANK NA(*)	Unsecured	3,816.00	3,911.68	3,911.68	3,911.68	0.00
COMCAST++	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	NA	55.35	55.35	55.35	0.00
ECMC(*)	Unsecured	12,725.00	12,800.49	12,800.49	12,800.49	3,616.40
EQUIFAX INCORPORATED++	Unsecured	0.00	NA	NA	0.00	0.00
EXPERIAN	Unsecured	0.00	NA	NA	0.00	0.00
GATEWAY ONE LENDING & FINANCE	Unsecured	0.00	25.92	0.00	0.00	0.00
GATEWAY ONE LENDING & FINANCE	Secured	15,360.00	15,360.00	2,669.27	2,669.27	629.02
HYUNDAI LEASE TITLING TRUST	Priority	0.00	9,547.78	0.00	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	NA	NA	0.00	0.00
KIA MOTOR FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,049.00	3,049.47	3,049.47	3,049.47	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	NA	NA	0.00	0.00
PNC BANK NA	Secured	17,837.00	17,918.87	17,918.87	17,918.87	1,223.80
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,050.00	2,050.88	2,050.88	2,050.88	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	893.00	944.36	944.36	944.36	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	770.00	809.30	809.30	809.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,576.37	3,576.37	3,576.37	3,576.37	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,416.00	1,416.47	1,416.47	1,416.47	0.00
TRANS UNION CORP++	Unsecured	0.00	NA	NA	0.00	0.00
UPMC COMMUNITY MEDICINE	Unsecured	137.00	136.99	136.99	136.99	0.00
UPMC EAST	Unsecured	NA	275.00	275.00	275.00	0.00
US BANK TRUST NA - OWNER TRUST1	Priority	0.00	1,150.00	0.00	0.00	0.00
US BANK TRUST NA - OWNER TRUST1	Secured	111,545.00	110,757.23	0.00	69,170.10	0.00
US BANK TRUST NA - OWNER TRUST1	Secured	0.00	1,136.93	1,136.93	1,136.93	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$17,918.87	\$87,088.97	\$1,223.80
Mortgage Arrearage	\$1,136.93	\$1,136.93	\$0.00
Debt Secured by Vehicle	\$2,669.27	\$2,669.27	\$629.02
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$21,725.07	\$90,895.17	\$1,852.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$30,229.20	\$30,229.20	\$3,616.40

Disbursements:

Expenses of Administration \$8,801.85
Disbursements to Creditors \$126,593.59

TOTAL DISBURSEMENTS : **\$135,395.44**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/22/2022

By: /s/ Ronda J. Winneccour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.